

Certificate of Notice Page 1 of 4

United States Bankruptcy Court

Eastern District of Pennsylvania

In re:

Keith B. Thomas

Shirvell M. Thomas

Debtors

Case No. 16-10651-elf

Chapter 13

District/off: 0313-2

User: admin

Page 1 of 2

Date Rcvd: Mar 04, 2022

Form ID: 3180W

Total Noticed: 14

The following symbols are used throughout this certificate:

Symbol

- Definition**
- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
 - ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 06, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Keith B. Thomas, Shirvell M. Thomas, 4717 Osage Ave, Philadelphia, PA 19143-1814
13712578	++ ASCENDIUM EDUCATION SOLUTIONS INC, PO BOX 8961, MADISON WI 53708-8961 address filed with court:, Navient Solutions, Inc. on behalf of USA Funds, Attn: Bankruptcy Litigation Unit E3149, PO Box 9430, Wilkes Barre PA 18773-9430
13729247	++ DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577 address filed with court:, Dell Financial Services, LLC, Resurgent Capital Services, PO Box 10390, Greenville, SC 29603-0390
13668186	+ John L. McClain and Associates, PO Box 123, Narberth, PA 19072-0123

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Mar 04 2022 23:48:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Mar 04 2022 23:48:00	U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14125238	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Mar 04 2022 23:48:00	United Student Aid Funds, Inc (USAFA), PO Box 8961, Madison WI 53708-8961
13690045	EDI: IRS.COM	Mar 05 2022 04:48:00	Department of the Treasury, Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
13732889	Email/PDF: resurgentbknotifications@resurgent.com	Mar 04 2022 23:54:17	LVNV Funding, LLC its successors and assigns as, assignee of FNBK, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
13674979	Email/Text: mtgbk@shellpointmtg.com	Mar 04 2022 23:48:00	New Penn Financial, LLC d/b/a Shellpoint Mortgage, Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville SC, 29603-0826
13723286	EDI: PRA.COM	Mar 05 2022 04:48:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
13672618	+ EDI: PENNDEPTREV	Mar 05 2022 04:48:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
13672618	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 04 2022 23:48:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
13728376	+ EDI: JEFFERSONCAP.COM	Mar 05 2022 04:48:00	Premier Bankcard, Llc, c/o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999
13668189	+ EDI: DRIV.COM	Mar 05 2022 04:48:00	Santander Consumer USA, PO Box 961245, Fort

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Worth, TX 76161-0244

TOTAL: 11

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 06, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 3, 2022 at the address(es) listed below:

Name	Email Address
CHARLES GRIFFIN WOHLRAB	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing cwohlrab@raslg.com
HAROLD N. KAPLAN	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing hkaplan@rasnj.com
JOHN L. MCCLAIN	on behalf of Debtor Keith B. Thomas aaamcclain@aol.com edpabankcourt@aol.com
JOHN L. MCCLAIN	on behalf of Joint Debtor Shirvell M. Thomas aaamcclain@aol.com edpabankcourt@aol.com
JOSHUA I. GOLDMAN	on behalf of Creditor New Penn Financial LLC Et Al... Josh.Goldman@padgettlawgroup.com, angelica.reyes@padgettlawgroup.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KEVIN M. BUTTERY	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing cdigianantonio@rascrane.com
THOMAS I. PULEO	on behalf of Creditor New Penn Financial LLC Et Al... tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 9

Information to identify the case:

Debtor 1	Keith B. Thomas	Social Security number or ITIN xxx-xx-0407
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Shirvell M. Thomas	Social Security number or ITIN xxx-xx-2762
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court Eastern District of Pennsylvania		
Case number: 16-10651-elf		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Keith B. Thomas

Shirvell M. Thomas

3/3/22

By the court: Eric L. Frank
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.